

In re:  
Salvatore Gramaglia  
Debtor

Case No. 16-16415-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 05, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db	Salvatore Gramaglia, 1728 Lynam Rd, Abington, PA 19001-1306
13790391	Antonella Gramaglia, 8215 Rising Sun Ave, Philadelphia, PA 19111-1440
13828754	+ Berkheimer Asso-Agt AbingtonSD-AbingtonTwp, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
14464012	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
13790403	Serafino and Alba Gramaglia, 1114 Solly Ave, Philadelphia, PA 19111-1447

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 05 2021 23:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 05 2021 23:18:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13837376	EDI: AIS.COM	Nov 06 2021 03:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13790392	EDI: BANKAMER.COM	Nov 06 2021 03:23:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
13790393	EDI: BANKAMER.COM	Nov 06 2021 03:23:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
13805750	EDI: CAPITALONE.COM	Nov 06 2021 03:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13790396	+ EDI: CITICORP.COM	Nov 06 2021 03:23:00	Citi, 701 E 60th St N, Sioux Falls, SD 57104-0493
13795259	EDI: DISCOVER.COM	Nov 06 2021 03:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13790400	EDI: IRS.COM	Nov 06 2021 03:23:00	Internal Revenue Services, PO Box 37008, Hartford, CT 06176-7008
13790395	EDI: JPMORGANCHASE	Nov 06 2021 03:23:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
13823687	Email/PDF: resurgentbknofications@resurgent.com	Nov 05 2021 23:27:15	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13839701	+ EDI: MID8.COM	Nov 06 2021 03:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13835634	EDI: NAVIENTFKASMSERV.COM	Nov 06 2021 03:23:00	Navient PC Trust, c/o Navient Solutions, Inc., P.O. BOX 9640, WILKES-BARRE, PA 18773-9640
13793029	EDI: PENNDEPTREV	Nov 06 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Nov 05, 2021

Form ID: 3180W

Total Noticed: 19

13793029

Email/Text: RVSVCBICNOTICE1@state.pa.us

Nov 05 2021 23:18:00

Division PO Box 280946, Harrisburg PA  
17128-0946Pennsylvania Department of Revenue, Bankruptcy  
Division PO Box 280946, Harrisburg PA  
17128-0946

TOTAL: 15

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
ALFRED ABEL	on behalf of Debtor Salvatore Gramaglia aa.law@alfredabellaw.com G22350@notify.cincompass.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor New Residential Mortgage LLC cwohlab@raslg.com
HAROLD N. KAPLAN	on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JOSHUA I. GOLDMAN	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MATTEO SAMUEL WEINER	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor DITECH FINANCIAL LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<u>Salvatore Gramaglia</u>	Social Security number or ITIN	xxx-xx-2545
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	16-16415-elf		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Salvatore Gramaglia

11/5/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**